Georgetown University Report Finds Number of Uninsured Children Now at Highest Levels Since Major Provisions of Affordable Care Act Took Effect

State-by-state analysis shows alarming trend is widespread and occurred during a period of economic growth when children should be gaining health coverage

Note to Editors: Detailed state information available in new interactive data hub

The number of uninsured children increased by more than 400,000 between 2016 and 2018, reversing a long-standing positive trend according to a new report released by the Georgetown University Center for Children and Families. Nationwide, more than 4 million children were uninsured in 2018.

“Recent policy changes and the failure to make children’s health a priority have undercut bipartisan initiatives and the Affordable Care Act, which had propelled our nation forward on children’s health coverage,” said Joan Alker, executive director of the Georgetown University Center for Children and Families and a research professor at the McCourt School of Public Policy. “This serious erosion of child health coverage is due in large part to the Trump Administration’s actions or inactions that have made health coverage harder to access and have deterred families from enrolling their eligible children in Medicaid and CHIP.”

The report finds the following factors have contributed to the erosion in children’s health coverage: efforts to repeal the Affordable Care Act and cut Medicaid; delays in funding the Children’s Health Insurance Program; elimination of the individual mandate penalty; cuts to enrollment outreach and advertising; inadequate oversight over state Medicaid programs that have created more red tape barriers; and the creation of a climate of fear and confusion for immigrant families that discourages them from enrolling eligible children in Medicaid or CHIP.

The child uninsured rate increased from 4.7 percent to 5.2 percent between 2016 and 2018. Coverage losses were widespread, with 15 states showing statistically significant increases in the number and/or rate of uninsured children (Alabama, Arizona, Florida, Georgia, Idaho, Illinois, Indiana, Missouri, Montana, North Carolina, Ohio, Tennessee, Texas, Utah and West Virginia). Only one state, North Dakota, moved in the right direction. States where the uninsured rate for children has increased most sharply, in order or magnitude, are: Tennessee, Georgia, Texas, Utah, West Virginia, Florida, and Ohio.

“As a pediatrician, I understand first-hand how important health insurance coverage is to my patients; it helps ensure children can receive the care and services they need, when they need them,” said Lanre Falusi, MD, FAAP, American Academy of Pediatrics national spokesperson. “The findings in this report are deeply concerning to me. For children who are uninsured, I worry about the critical services they are missing out on and what it will mean for their short- and long-term health. Our federal leaders must advance policies that ensure children can get the health care they need to grow up healthy and thrive.”

Loss of children’s health coverage was most pronounced for white children and Latino children, some of whom may fall into both categories and for young children under age six. The loss was also concentrated
among families with low and moderate incomes – between 138 percent and 250 percent of the federal poverty level, or roughly $29,000 to $53,000 annually for a family of three.

The majority of uninsured children are eligible for Medicaid or the Children’s Health Insurance Program but are not currently enrolled.

“This is a very troubling trend and mainly due to the fact that children are losing Medicaid and CHIP coverage,” said Alker. “The decline in health coverage occurred at a time when children should have been gaining coverage in the private market and is a red flag for policymakers as even more children would likely lose coverage in an economic downturn.”

States in the South have a disproportionately large share of uninsured kids relative to their child population. Texas has the largest proportion of uninsured children and is home to more than one in five uninsured children in the U.S.

Three-quarters of the children who lost coverage between 2016 and 2018 live in states that have not expanded Medicaid to low-income adults. The uninsured rate for children in these states increased at triple the rate experienced by those in states that had expanded.

Along with the report, the Georgetown University research center launched a new interactive data hub that provides a more in depth look at child health care trends and allows users to compare a variety of metrics across states.

This is the ninth annual report on uninsured children published by the Georgetown University Center for Children and Families, an independent, nonpartisan policy and research center founded in 2005 with a mission to expand and improve high-quality, affordable coverage for America’s children and families. CCF is based at the McCourt School of Public Policy at Georgetown University in Washington, D.C.